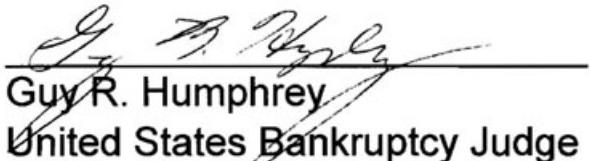


This document has been electronically entered in the records of the United States Bankruptcy Court for the Southern District of Ohio.

IT IS SO ORDERED.




Guy R. Humphrey
United States Bankruptcy Judge

Dated: June 4, 2020

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UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF OHIO
AT DAYTON

IN RE:

WILLIAM L. STEWARD DBA R & S
ENTERPRISES
GLADYS A. STEWARD,

Debtors

Case No. 20-30582

Chapter 13

Judge Guy Humphrey

**AGREED ORDER RESOLVING
OBJECTION TO DEBTORS' PLAN BY
WELLS FARGO BANK, N.A. FILED ON
APRIL 13, 2020 (PROPERTY ADDRESS:
8 WEST WALNUT STREET
SPRING VALLEY, OH 45370) DOCKET
NO. 17**

This matter having come before the Court upon the Objection to Debtors' Plan filed herein on April 13, 2020 as PACER Docket No. 17 (hereinafter "Objection") by the secured creditor,

Wells Fargo Bank, N.A. ("Creditor"); and it appearing to the Court that the parties have agreed to a course of action which will otherwise resolve the Objection; and the Court, being otherwise fully advised in the premises, hereby makes the following findings of facts and issues the following Order with respect thereto:

1. Creditor's Proof of Claim filed on April 2, 2020 as official claim number 3 (the "Proof of Claim") which includes a total claim in the amount of \$75,066.23, is based upon a properly perfected security interest in the real property located at 8 West Walnut Street, Spring Valley, OH 45370 ("Real Property") and shall be allowed in its entirety as a fully secured claim.
2. The total claim of Creditor totaling \$75,066.23 shall be scheduled for payment in full over the life of the plan by the Chapter pursuant to the Proof of Claim at the contractual rate of interest of 3.875 percent per annum. Debtors reserve the right to object to the accuracy or correctness of the claim amount by filing an objection in a manner consistent with the Rules of Bankruptcy Procedure.
3. Debtors shall be responsible for and pay property taxes and homeowner's insurance premiums on the Real Property as those amounts come due. Failure to do so shall constitute a default. In the event the Creditor is notified of Debtors' failure to pay taxes and insurance as they come due, Creditor may advance the amounts necessary to cure the default(s) and collect all advances through the Debtor's Chapter 13 plan by means of a Supplemental Proof of Claim detailing the amounts advanced. Such supplemental claim may be amended in the event that more than one post petition advance is made by the Creditor.
4. In the event of a Default in making required payments to the Trustee or paying taxes and insurance on the Real Property, or if debtors fail to sell the property within a year of plan confirmation as set forth in Debtors' plan, same shall constitute grounds to seek relief from stay,

including lack of adequate protection of its interest in the Real Property, and Creditor may request by motion an order terminating, annulling, or conditioning the automatic stay invoked herein by 11 U.S.C. § 362.

4. Debtors shall sell the property within one year from the date of confirmation of plan at which time the debt owed to Wells Fargo shall be paid in full.

5. Plan confirmation is subject to the terms and conditions stated herein.

SO ORDERED

SUBMITTED BY:

/s/ Joel K. Jensen
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